

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	
	:	<b>Case No.: 5:22-bk-00590-MJC</b>
<b>Mark Loftus AKA Mark J Loftus, AKA</b>	:	<b>Chapter 13</b>
<b>Mark Joseph Loftus</b>	:	<b>Judge Mark J. Conway</b>
<b>Debtor(s)</b>	:	<b>*****</b>
	:	
<b>Chase Mortgage Holdings, Inc S/B/M to</b>	:	
<b>JPMC Specialty Mortgage LLC</b>	:	
<b>Movant</b>	:	
	:	
<b>v.</b>	:	
	:	
<b>Mark Loftus AKA Mark J Loftus, AKA</b>	:	
<b>Mark Joseph Loftus</b>	:	
<b>Kathleen Loftus</b>	:	
<b>Jack N Zaharopoulos, Trustee</b>	:	
<b>Respondents</b>	:	

**OBJECTION OF CHASE MORTGAGE HOLDINGS, INC S/B/M TO JPMC  
SPECIALTY MORTGAGE LLC TO CONFIRMATION OF THE PLAN  
(DOCKET NUMBER 24)**

Chase Mortgage Holdings, Inc. S/B/M to JPMC Specialty Mortgage LLC ("Creditor") by and through its undersigned counsel, objects to the confirmation of the currently proposed Chapter 13 Plan ("Plan") filed by Mark Loftus AKA Mark J Loftus, AKA Mark Joseph Loftus ("Debtor") as follows:

1. Creditor holds a security interest secured by a mortgage lien on Debtor's property commonly known as 1353 Main Street, Pittston, PA 18640 ("Property").
2. Creditor has file Proof of Claim number 11 in the amount of \$45,848.80.
3. Debtor's Plan proposes to sell the Property by March 31, 2023, however, it does not appear to provide for payment of Creditor's claim in full.
4. Creditor asserts that the proposed sale deadline is excessive in length, and requests that the Plan specify that the sale will be completed within 6 months of Plan confirmation.

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5. Creditor requests that Debtor amend the Plan to specify that Debtor will obtain a payoff quote from Creditor and/or its successors/assigns in advance of any sale of the Property that is good through the date of any such sale, and provide that the claim of Creditor and/or its successors/assigns will be paid in full through any sale free and clear of any other lien interests. Any short sale of the Property may not take place without the express written approval of Creditor and/or its successors/assigns.
6. Creditor further requests that the Plan be amended to provide an alternative treatment of Creditor's claim in the event a sale of the Property is not completed.
7. As it stands Debtor's Plan represents an impermissible modification of Creditor's claim and a violation of 11 U.S.C. §§1322 and 1325.

WHEREFORE, Creditor respectfully requests that the Court deny the confirmation of the Debtor's currently proposed Plan.

Respectfully submitted,

/s/ Alyk L. Oflazian

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Alyk L. Oflazian, Esquire (312912)

Adam B. Hall (323867)

Manley Deas Kochalski LLC

P.O. Box 165028

Columbus, OH 43216-5028

Telephone: 614-220-5611

Fax: 614-627-8181

Attorneys for Creditor

The case attorney for this file is Alyk L. Oflazian.

Contact email is

ALOflazian@manleydeas.com

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	:	
<b>Chase Mortgage Holdings, Inc S/B/M to</b>	:	
<b>JPMC Specialty Mortgage LLC</b>	:	
<b>Movant</b>	:	
	:	
<b>v.</b>	:	
	:	
<b>Mark Loftus AKA Mark J Loftus, AKA</b>	:	
<b>Mark Joseph Loftus</b>	:	
<b>Kathleen Loftus</b>	:	
<b>Jack N Zaharopoulos, Trustee</b>	:	
<b>Respondents</b>	:	

**CERTIFICATE OF SERVICE**

I certify that on the date of filing, a copy of the foregoing Objection of Chase Mortgage Holdings, Inc S/B/M to JPMC Specialty Mortgage LLC to the Confirmation of the Original Plan was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Jack N Zaharopoulos, Chapter 13 Trustee, info@pamd13trustee.com

Joseph M. Blazosek, Attorney for Mark Loftus AKA Mark J Loftus, AKA Mark Joseph Loftus, jblazatty@aol.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Mark Loftus AKA Mark J Loftus, AKA Mark Joseph Loftus and Kathleen Loftus, 1353 Main St, Pittston, PA 18640

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Select Portfolio Servicing, INC, PO Box 65450, Salt Lake City, UT 84165-0450

/s/ Alyk L. Oflazian

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